



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/535,573 Filing Date: March 27, 2000
Confirmation No.: 3655
First Named Inventor: Robert A. Foster
Assignee: Financial Systems Technology (Intellectual Property) Pty. Ltd.
Examiner: Nguyen, Cuong H. Art Unit: 3661
Attorney Docket No.: M-4540-1C US

San Jose, California
May 2, 2006

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 CFR § 1.312

Dear Sir:

Please amend the above-identified patent application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.

LAW OFFICES OF
CPHERSON KWOK CHEN &
HEID LLP

62 Technology Drive, Suite 226
SAN JOSE, CA 95110

TEL (408) 392-9250
FAX (408) 392-9262